

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN

IN RE:

Case No:14-51812
Chapter 13
Hon: MCIVOR

Rider/stephen & Jennifer

Debtor(s).

CHRISTOPHER E. FRANK (P67169)
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Attorney for Creditor
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Richard Clark
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248-885-8713

OBJECTION TO CONFIRMATION

NOW COMES, Credit Union One, by and through its attorneys, The Leduc Group, and for its Objection to Confirmation of the Debtor's Chapter 13 Plan, states as follows:

1. That Debtors Chapter 13 Plan proposes repayment of two student loans in Class 7, one to be paid directly by the debtors and one to be paid via the Chapter 13 Trustee. These obligations should be paid as Class 9 general unsecured claims.
2. Debtor fails to treat the second claim (Claim #7-1) of Credit Union One as secured. The claims as filed indicate that both claims are secured against the collateral of a 2012 Dodge Journey. Accordingly the claims should both be treated in Class 4.
3. That the debtors list line item budget expenses: \$1000 for child care and expenses, \$300 for entertainment, and \$350 for heat/electric and gas which are excessive. Creditor requires 3 months of receipts to substantiate these expenses or an increase accordingly.
4. Debtors Amended Plan #1 indicates that the Base to Class 9 claims is 4% and yet indicates \$0.00 to creditors in the plan worksheet.
5. Creditor objects to any attempt by Debtors' Counsel from receiving an administrative claim for post-petition services pursuant to language in Class 2.3 without filing a fee application as required.

WHEREFORE, Credit Union One, requests this Court to deny the Debtor's confirmation of the Chapter 13 Plan.

Dated: October 14, 2014

By: /S/ Christopher E. Frank
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PROOF OF SERVICE

On the October 14, 2014, a copy of the Objections to confirmation of the Chapter 13 Plan ,and this Proof of Service were served electronically or by first class mail to the following:

David RuskinTrustee

Richard Clark, Debtor Counsel

Rider/stephen & Jennifer
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Farmington Hills MI, 48326

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